

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shackarah S. Vera  
 Debtor

Case No. 20-10823-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Belinda  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db +Shackarah S. Vera, 10 Shipley Place, Philadelphia, PA 19152-1615  
 14480467 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14465839 +Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331  
 14465411 +Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070  
 14487854 +FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE,  
 FISHERS IN 46037-9764  
 14465412 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 14465413 +Freedom Mortgage Corp, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210  
 14485747 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14465414 +John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123  
 14465416 +KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538  
 14465417 +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
 14465418 +Maureen Rose, 370 Florida Parkway, Kissimmee, FL 34743-6328  
 14486851 +Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013  
 14465419 +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aaamccclain@aol.com Apr 10 2020 04:49:31 JOHN L. MCCLAIN,  
 John L. McClain and Associates, P.O. Box 123, Narberth, PA 19072-0123  
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 10 2020 04:51:51 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:30 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:31  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Apr 10 2020 04:50:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14465405 EDI: BANKAMER.COM Apr 10 2020 08:13:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 14465406 +EDI: TSYS2.COM Apr 10 2020 08:13:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 14465409 E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:30 City of Philadelphia,  
 Water Revenue, 1401 JFK Boulevard; 5th fl, Philadelphia, PA 19102  
 14465407 +EDI: CAPITALONE.COM Apr 10 2020 08:13:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14465408 +EDI: CITICORP.COM Apr 10 2020 08:13:00 Citicards Cbna, Po Box 6217,  
 Sioux Falls, SD 57117-6217  
 14465410 +EDI: WFNNB.COM Apr 10 2020 08:13:00 Comenity Bank/anntylr, Po Box 182789,  
 Columbus, OH 43218-2789  
 14465415 EDI: JPMORGANCHASE Apr 10 2020 08:13:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850  
 14484078 EDI: PRA.COM Apr 10 2020 08:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14465420 +E-mail/Text: nod.referrals@fedphe.com Apr 10 2020 04:49:47 Phelan, Hallinan & Schmieg, LLP,  
 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814  
 14465421 +EDI: PRA.COM Apr 10 2020 08:13:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 14465422 +EDI: WTRRN BANK.COM Apr 10 2020 08:13:00 Td Bank Usa/targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673  
 14465423 +E-mail/Text: BankruptcyNotice@westlakefinancial.com Apr 10 2020 04:51:54  
 Western Funding Inc, P.O. Box 94858, Las Vegas, NV 89193-4858

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Belinda  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
JOHN L. MCCLAIN on behalf of Debtor Shackarah S. Vera aaamccclain@aol.com, edpabankcourt@aol.com  
MARIO J. HANYON on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
REBECCA ANN SOLARZ on behalf of Creditor SONYMA bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

<b>Information to identify the case:</b>			
Debtor 1	<b>Shackarah S. Vera</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-10823-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-8037</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 2/10/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Shackarah S. Vera	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	10 Shipley Place Philadelphia, PA 19152	
<b>4. Debtor's attorney</b> Name and address	JOHN L. MCCLAIN John L. McClain and Associates P.O. Box 123 Narberth, PA 19072-0123	Contact phone 215-893-9357 Email: aaamccclain@aol.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 4/9/20
<b>**AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION**</b>		

**For more information, see page 2**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

**Filing deadline: 8/8/20**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**4/21/20 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.